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MEASURING CUSTOMERS' ATTITUDES TOWARDS BANKING SERVICES OFFERED BY IRAQI PUBLIC AND PRIVATE COMMERCIAL BANKS

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ABSTRACT

This study focuses on measuring customers' attitudes towards private and public banks that operate in Iraq.

This study included four dimensions. In order to reach the objectives of the study; a hypothesis was developed for each dimension. As well as, a questionnaire consisting of 48 questions In order to collect the data required for testing hypotheses and reaching conclusions. The design of this questionnaire was based on an initial survey made with 28 customers.

Out of a questionnaire that targeted 500 customers that transact with both public and private banks, we could get 417 analyzable forms. This questionnaire aimed at analyzing targeted individuals' attitudes towards the two above mentioned banks using Fishbein model.

Results of Fishbein analysis indicated that private banks surpassed the public ones as it –the private banks- received a rate of 287.6, while the public ones received 229.4. With reference to the quality delivered, the analysis shows that bank transactions speed comes in the first place according to the sample by a rate of approximately 4.69. In the second place comes the satisfying customer service with approx. 4.55. The last concern of the sample was bank employees' interest in long-term relationship as it obtained 3.43. At the same time, the study indicates that the importance of the 16 features have a midpoint that is above 3.

KEYWORDS: Attitudes, Beliefs, Private Banks, Governmental Banks, Importance

INTRODUCTION

The concept of attitude has always drawn attention of psychologists, sociologists, administrative scientists, market researchers and others. This attention is a result of the importance of this concept and the significant role it plays in directing individuals' actions. As a result of this attention, many experts shown that the decision making process and choosing a specific product- or service in this case-are important facts need to be taken into consideration of both marketing and production persons. On the other hand, they need to know the product's features and published information importance in forming or improving the vista (mental image) by the customer that will be affected by the above mentioned factors, his purchase intent, decision making process and at the end his action (whether to buy or not).

Marketing specialists made a lot of studies on customer's attitude and methods to approach it by studying ways to form or attitudes; this was the reason behind choosing Fishbein model as it focuses on the relationship between customer's belief in the product's features and his respond and attitude. Attitude as defined by Fishbein 1967: as a predisposition of the individual to assess favorable or unfavorable way an object or a class object and the beliefs as "hypotheses concerning the nature of an object or class," attitudes as "learned predispositions to respond to an object or class of objects," and behaviors as "actions in response to an object or class of objects(.Alsamydai and Rudaina 2005) (Alsamydai 1986) indicates that specialists in marketing awarded enormous interest to the multi-attributes forms just like Fishbein in order to study attitudes and anticipate potential behavior of customers based on the importance of features to customers, and their firm belief that the chosen product has their desired features.(Rudaina 1986) Indicates that the attitude measurement has been widely used in the study of the market because consumers identify the attitudes will be working in the field of marketing to expect consumer behavior has been working on the improvement of the production characteristics of the product. But Kenneth points out that the attitudes that are highly conserved are the ones which reflect the culture of the person. For example we can not change Muslim attitudes toward pork. The measurement of attitudes helps to better understand attitudes. Many measurements and scales are used to examine attitudes and being that, there is no one specific trait of an attitude, but many. there are many scales to measure it. Attitudes can be difficult to measure since measurement is arbitrary, meaning that people have to give attitudes a scale to measure it against.

Attitudes can be examined through explicit (direct) and implicit (indirect) measures. Explicit measures tend to rely on self-reports or easily observed behaviors. Implicit measures are not consciously directed and are assumed to be automatic. Whitley and Kite (2010) describe how people can be intrinsically or extrinsically motivated by finding it socially desirable to appear to have certain attitudes about a situation. With this occurring validity can be low for explicit measures of attitudes and these circumstances need to be accounted for. To account for this, measures can be done anonymously so that people will more likely answer truthfully. An example of this miss-attribution is that the self-regulation model explains how people can act in a non-prejudice way and feel non-prejudice but actually be prejudice. Implicit measures help account for these situations and look at attitudes that a person may not be aware of or want to show Attitude is an important concept in research on marketing and information systems. Fishbein defined an attitude as "a learned predisposition of human beings". Based on this predisposition, "an individual respond to an object (or an idea) or a number of things (or opinions)." Kotler stated that an attitude is a person's enduring favorable or unfavorable evaluations, emotional feelings, and action tendencies toward some object or idea since researchers have been studying the subject for a very long time; there is a large body of literature dealing with consumer attitudes toward advertising in general and toward advertising on the Internet. Attitude is also an important construct for information systems research. For example, the technology acceptance model that predicts the use of perceived ease of use, attitude, intention, and use the relationships between attitude, intention, and behavior have been studied and confirmed in numerous studies.

RESEARCH QUESTIONS

The strong competition that the Iraqi banking sector is witnessing that occurs as a result of the remarkable growth in banking services providing, and was reflected directly on the method used in delivering the banking services to its best.

This study focuses on measuring customers' attitudes towards private and governmental banks that operate in Iraq through answering the below questions:

- Is there a variation in the importance of services delivered by governmental and private sector banks in the customers' point of view?
- What is the customer's evaluation of the banking services that are being delivered by Iraqi governmental and private banks? And what is the critical services' feature that controls the decision making process for the Iraqi customer?
- Is there a difference in customers' attitudes towards services provided by Iraqi governmental and private banks?
- Measuring customers' attitudes towards both governmental and private banks (the sample mentioned earlier).

STUDY MODEL

The study's model depends on Fishbein 1967 model that is the fundamental one of the multi attributes models that also include other researchers' models like: Shet 1970, Rosenberg 1956, Bass and Talarzyl 1972 and Fishbein1975 and others.

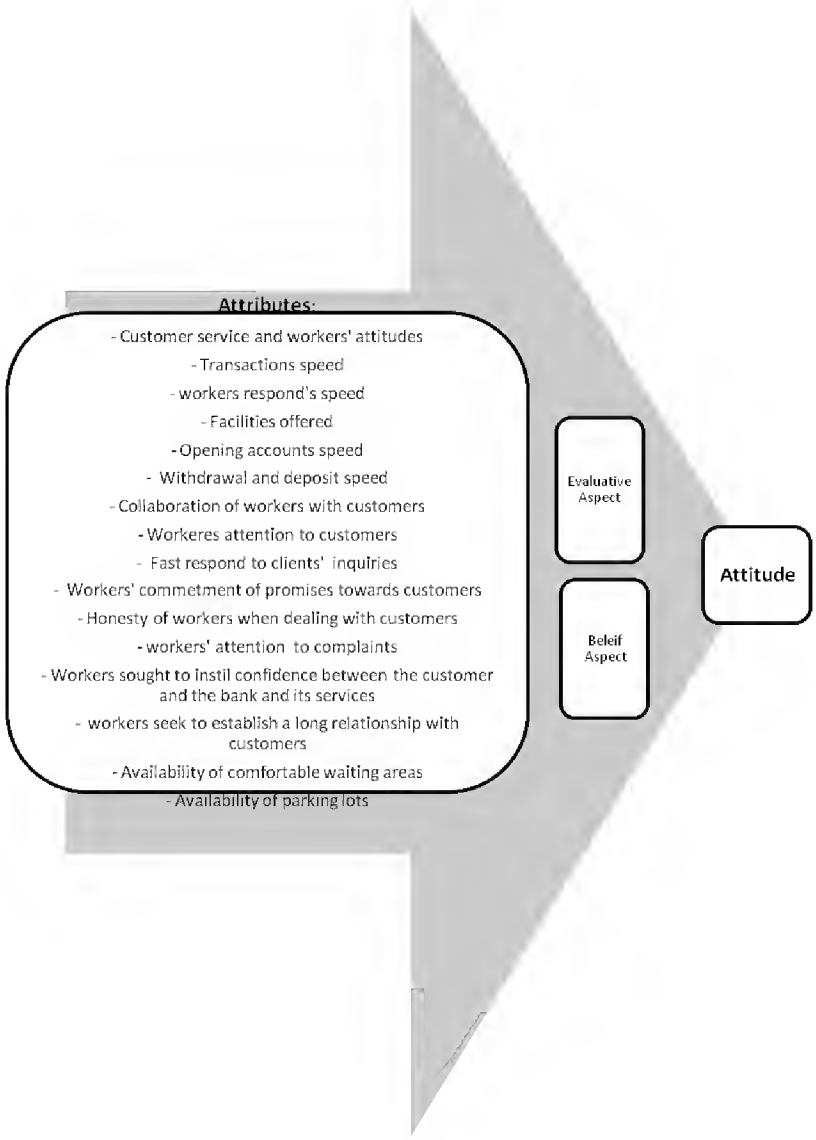

Figure 1: Study Model

Procedural Definitions of the Components of the Study Model

Fishbein Model

Both Fishbein 1967 and Rosenberg 1956 models are considered as the basis of multi-attributes models whereas the work of Rosenberg , Fishbein and others has inducted strongly that an individual's attitude toward any object is function of this evaluative belief about that object (Reza & Douglas 1971).

Fishbein model is based on the theory of the creation and change of the attitude, And that the attitude plays a basic role in the acceptance of a topic (product, service, person, idea ---- etc.) or the refusal of it. Subject properties is considered as the basis in measuring attitudes because it plays an important role in the acceptance or rejection of the subject (Al-Samydai & Rudaina 2013) accordingly, measuring the attitude can be done on a multi-dimensional base, in which determines how does the individual evaluate the properties and then, evaluation results are to be processed in order to determine attitudes towards the study's subject .Fishbein model is classified as one of the compensatory models which suggest that the individual chooses the alternative that gets the highest appraisal for properties he is concerned about, and not on all the characteristics of the subject (Al-Samydai & Rudaina 2005)

Both (Fishbein and Ajzen, 1972; Olson and Zanna, 1993) indicated that the concept of attitude is categorized into a trio of affection, beliefs, and values and cognition. In the effective aspect, the term "attitude" shows the individual's favorability to objects, events or other persons (Ajzen, 1991; Fishbein & Ajzen, 1972).

The cognitive aspect of subjective norms and perceived behavioural control help individuals evaluate or judge situational conditions and consequences, such as the possibility or difficulty to implement one.

The basic equation of Fishbein model is:

$$Aj = \sum_{i=1}^{n} ai \cdot bij$$

Where,

Aj = Attitude toward the object (product, service)

Ai = Importance of the attribute

bij i = Belief about the product's possession of the attribute

n = Number (n) of attributes

Note: In the light of the absence of ATM machines and electronic banking services in Iraq, and the reliance on completing banking transactions through direct interaction between the customer and the employee, this fact highlights the significant role of the employee in the success of banks policies, achieving customers' satisfaction and influencing their attitudes towards the bank

The Concept of Attitude

An attitude in marketing terms is defined as a general evaluation of a product or service formed over time (Solomon, 2008). An attitude satisfies a personal motive—and at the same time, affects the shopping and buying habits of consumers. Lars Perner (2010) defines consumer attitude simply as a composite of a consumer's beliefs, feelings, and behavioural intentions toward some object within the context of marketing. A consumer can hold negative or positive beliefs or feelings toward a product or service. A behavioural intention is defined by the consumer's belief or feeling with respect to the product or service

"Attitude" is an important concept in research on marketing and information systems. Fish be in defined an attitude as "a learned predisposition of human beings". Based on this predisposition, "an individual would respond to an object (or an idea) or a number of things (or opinions)." Kotler stated that "an attitude is a person's enduring favourable or unfavourable evaluations emotional feelings and action tendencies toward some object or idea". Since researchers have been studying the subject for a very long time, there is a large body of literature dealing with consumer attitudes toward advertising in general and toward advertising on the Internet. Attitude is also an important construct for information systems research. For example, the technology acceptance model that predicts the use of information systems consists of five major constructs: perceived usefulness perceived ease of use, attitude, intention, and use Bass 1971et al, Bass et al 1972. The relationships between attitude, intention, and behaviour have been studied and confirmed in numerous studies Fishbein 1967 attitude may be defined as a predisposition of the individual to assess favourable or unfavourable way an object or a class object and the beliefs as "hypotheses concerning the nature of an object or class," attitudes as "learned predispositions to respond to an object or class of objects," and behaviours as "actions in response to an object or class of objects.

Attitude defined as a positive or negative evaluation of people, objects, event, activities, ideas, or just about anything in your environment. Attitudes are generally positive or negative views of a person, place, thing, or event Zimbardo et al 1999). Mandy &Esther (2008) stated that the attitude is the mediator between belief and behavioural intention, and entertainment belief has the strongest effect on attitude. Nathan& Eleanor (2011) said that an attitude can be defined as an individual's tendency to evaluate an object as positive or negative. Consumer researchers are mainly interested in attitude objects of two classes: products and services, including their functional properties (attributes), hedonic consequences (affect, utility, value), and their symbolic (brands, package designs, advertisements) and social representations (manufacturers, service staff, other consumers or users, reference groups. Reza et al (1971) suggested, based on Rosenberg-Fishbein approach, that attitude toward a product is a function of the sum of perceived attributes (perceived instrumentality or strength of belief aspect) weighted as to their importance (value importance or evaluative aspect) possessed by that product.

Bain (1927), pointed out that the attitude is "the relatively stable overt behaviour of a person which affects his status". While North (1932) refers to the attitude as "the totality of those states that lead to or point toward some particular activity of the organism. The attitude is, therefore, the dynamic element in human behaviour, the motive for activity." For Lumley (1928) attitude may be defined as "a susceptibility to certain kinds of stimuli and readiness to respond repeatedly in a given way—which are possible toward our world and the parts of it which impinge upon us. Attitude has been defined in terms of an acquired behavioural disposition (Campbell, 1963), degree of positive or negative evaluation, or "a mental and neural state of readiness exerting a dynamic influence upon" behaviour (Allport, 1935, p. 810). One widespread

conceptualization of attitude is the tripartite model (Eagly & Chaiken, 1993). According to the tripartite model, an attitude is comprised of three correlated, but distinct, components: affect, cognition, and behaviour. Affective measures of attitude include self-report measures of feelings about attitude objects and physiological measures such as blood pressure and heart rate. Cognitive measures may include beliefs about attitude objects and judged evaluative favourability toward attitude objects. Behavioural indices typically involve self-report measures of past behaviour, behavioural intentions, or observations/reports of actual behaviour (Fishbein & Ajzen, 1975)

According to Kotler "an attitude is a person's enduring favourable or unfavourable evaluations, emotional feelings, and action tendencies toward some object or idea. Tsang et al (2004) Attitude is an important concept in research on marketing and information systems. Fishbein defined an attitude as "a learned predisposition of human beings. Based on this predisposition, "an individual would respond to an object (or an idea) or a number of things (or opinions)." Since researchers have been studying the subject for a very long time, there is a large body of literature dealing with consumer attitudes toward advertising in general and toward advertising on the Internet.

Attitude is also an important construct for information systems research. For example, the technology acceptance model that predicts the use of perceived ease of use, attitude, intention, and use. Psychological construct because they have been found to influence and predict many behaviors.

The relationships between attitude, intention, and behaviour have been studied and confirmed in numerous studies. (Kraus 2005; Olso & Zanna 1993) both suggest that Attitudes, which are relatively permanent and stable evaluative summaries about an item, are an important. While (Solomon, 2008) refers an attitude in marketing terms is defined as a general evaluation of a product or service formed over time. An attitude satisfies a personal motive—and at the same time, affects the shopping and buying habits of consumers. Lars Perner (2010) defines consumer attitude simply as a composite of a consumer's beliefs, feelings, and behavioural intentions toward some object within the context of marketing. A consumer can hold negative or positive beliefs or feelings toward a product or service. A behavioural intention is defined by the consumer's belief or feeling with respect to the product or service.

Perhaps the attitude was formed as the result of a positive or negative personal experience. Maybe outside influences of other individuals persuaded the consumer's opinion of a product or service. Attitudes are relatively enduring (Oskamp & Schultz, 2005). Attitudes are a learned predisposition to proceed in favour of or opposed to a given object. In the context of marketing, an attitude is the filter to which every product and service is scrutinized. Attitudes are generally positive or negative views of a person, place, thing, or event— this is often referred to as the attitude object. People can also be conflicted or ambivalent toward an object, meaning that they simultaneously possess both positive and negative attitudes toward the item in question, Nathan Maccoby, Eleanor E Maccoby. An attitude can be defined as an individual's tendency to evaluate an object as positive or negative. Consumer researchers are mainly interested in attitude objects of two classes: products and services, including their functional properties (attributes), hedonic consequences (affect, utility, value), and their symbolic (brands, package designs, advertisements) and social representations (manufacturers, service staff, other consumers or users, reference groups.

LITERATURE REVIEW

The study of Shaukat (2012) investigated the service quality initiatives taken by Pakistani commercial banks in Lahore based on the perceptions of 447 respondents. The study concluded that customers, employees, and managers

respectively were not satisfied with the overall service quality provided by the Pakistani banks. Pakistani banks need to revisit their quality initiatives and focus on responsiveness, assurance, reliability, empathy, and tangibles in order of priority to ensure the set standards of service quality. For banks in southeast Nigeria started treating male and female genders as distinct market segments. As for the study of Padhy and Swar 2009, focused on conducting a comparison between three groups of banks, government, private and foreign banks. The study has proven the superiority of private banks in the provision of customer services to and achieving their satisfaction especially regarding the use of technology. Achieving satisfaction will play a significant role in the formation of positive attitudes among customers, forcing them to keep dealing with banks in the future. The objective of the study by of Kazi Omar Siddiqi (2011) is to find the customer satisfaction and customer loyalty and service quality attributes in the retail banking sector in Bangladesh. This study suggests that SERVQUAL [service quality model] is a suitable instrument for measuring the bank service quality in the Bangladeshi context. Therefore bank managers can use this instrument to assess the bank service quality in Bangladesh.

The current research paper of Umma Salma 2013 attempts to make a comparative analysis of the level of customer satisfaction towards services provided by public and private sector banks. The study has been conducted in 5 cities. This study is based on questionnaire method. A sample of 500 customers has been selected using convenient sampling method. The statistical tests are conducted at 5% and 1% level of significant the main statistical tools are used. This study concluded that private sector banks are more preferred by the majority of customers as they emphasize more upon relationship building with their clients and are better equipped with modern infrastructure as compared to public sector banks. Manoj Dash and al (2012) pointed out that the bank that cares about providing services to customers will attract them to deal with because the focus on customer satisfaction will play an important role in the formation of an effective and positive attitude toward the bank and the services it provides. The current study of Jinea Akhtar2011 showed the interrelationships between service quality and customer satisfaction and customer loyalty in retail banking sector in Bangladesh. And those customers have an urgent need for the implementation of banking activities promptly, and the technological progress has a key role in increasing efficiency of banking services delivery. Levesque and McDougall (1996) confirmed and reinforced the idea that unsatisfactory customer service could lead to a drop in customer satisfaction and willingness to recommend the service to a friend. This would lead to increase in switching by customers. So, the significance of customer satisfaction and customer retention in strategy development for a 'market oriented' and 'customer. The study of C. Joanna Lee (2011) suggests that the analysis of the three criteria; banking cadres, speed of service and convenience play an important role in determining the quality of service from the viewpoint of customers

STUDY HYPOTHESIS

Several hypotheses were proposed to corroborate the objectives of this research:

H1" the evaluation of attributes importance is varied according to individual, (study sample) through choosing the Banks

H2: providing the important by Banks would be different according to individual's beliefs.

H3: The individuals have a positive attitude toward government and private banks, but in a different way.

METHODOLOGY

Data Source

This study utilized two types of data sources necessary to implement this study.

Secondary Sources

Which are related to data and information obtained from the existing literature and previous studies related to the topic of the research in order to advance. Our understanding and assist in developing the study's model as well as the questionnaire's design and development

Primary Source

The data necessary to develop the final questionnaire of the study's, where two questions were raised , the first on is about the characteristics that are important to the viewers, and the second one is about Bank that are tracked continuously by individuals and viewers . This questionnaire was randomly distributed to 36 individual. Based on the results, the final questionnaire has been designed and then evaluated by many specialists who provided observations and suggestions for its final drafting which included (48) questions distributed over their dimensions.

The Scale and Dimensions

The five point likert scale was chosen for the current study (1-5). the phases are used according to two classes

Importance: very importance, importance, neutral, unimportance, never importance

Rating: very available, available, neutral, not available, never available.

In addition this divided into their dimensions according to study's model and the applied model

Dimension (1): The evaluation of attribute (ai)

Dimension (2): Belief aspect (bij) to government banks

Dimension (3): Belief aspect (bij) to private banks

Analyzing Method

Several statistical techniques are used in this study including the cronbach's alpha, descriptive analysis, frequency analysis .

RESULTS

Test of Reliability

The reliability coefficient of (Cronbach's Alpha) is considered to be " acceptable " when it is about 70% or higher is most social scenic research . The following table show the result of this test in the current study which is 91%.

Table 1: Reliability Coefficient

No Case	Cronbach's Alpa	No of Items
417	.91	48

Application of Fishbein Model

In order to facilitate the model application, each attribute has been given a symbol as shown below: the results are shown in table (2).

Table 2: The Symbol of Attributes

Attributes	Symbol
Customer service and workers' attitudes	X1
Transactions speed	X2
Workers respond's speed	X3
Facilities offered	X4
Opening accounts speed	X5
Withdrawal and deposit speed	X6
Collaboration of workers with customers	X7
Workers' attention to customers	X8
Fast respond to clients' inquiries	X9
Workers' commitment of promises towards customers	X10
Honesty of workers when dealing with customers	X11
Workers' attention to complaints	X12
Workers sought to instil confidence between the customer and the bank and its services	X13
Workers seek to establish a long relationship with customers	X14
Availability of comfortable waiting areas	X15
Availability of parking lots	X16

Dimension 1(H1). Evaluative Aspect (ai = importance) according to Study Sample(The First Aspect of Fishbein Model)

The descriptive analysis was used to the (16) attributes depending on their means. This dimension includes (16) questions from 1 to 16: the results are shown in table (3)

Table 3: The Importance of the Banking Services Attributes from the Viewpoint of Customers Based on the Model Fishbein (ai)

Attributes	Mean (ai)	Rank
X1	4.55	2
X2	4.69	1
X3	4.53	3
X4	4.29	7
X5	4.17	11
X6	4.31	5
X7	4.47	4
X8	4.2o	9
X9	3.84	14
X10	4.18	10
X11	4.30	6
X12	4.15	12
X13	4.23	8
X14	3.43	16
X15	3.95	13
X16	3.79	15

The speed of completion of banking transactions got the first rank in importance for the Iraqi consumer (4.69) (according to the sample's point of view the sample) and in the second place comes the good treat by workers at the bank but the good treat by Workers respond's speed, it was ranked last important

Dimension 2 (H2); Belief Aspect (bij) to Government Banks

By using descriptive analysis to determine the mean for each attribute Because the identification of the sample's belief about the availability of bank service features in both governmental and private sector banks leads us to determine their attitudes toward these banks through the application of Fishbein model.

The analysis results show the below:

- The beliefs of the sample's members towards services provided by governmental banks.

The audience beliefs toward this include (16) questions from 17-32. Descriptive analysis was used to determine the extent of respondents believe that the government banks provide them with the required attributes for their services

The analysis results of beliefs are shown in table (4)

Table 4: Respondents Believe the Availability of Attributes in Government Bank

Attributes	Beliefs Mean (bij)	Rank
X1(17)	3.43	5
X2(18)	3.51	3
X3(19)	3.38	6
X4(20)	3.18	9
X5(21)	3.58	2
X6(22)	3.45	4
X7(23)	3.34	8
X8(24)	3.06	11
X9(25)	2.86	13
X10(26)	2.80	14
X11(27)	3.35	7
X12(28)	3.09	10
X13(29)	3.61	1
X14(30)	2.95	12
X15(31)	2.68	15
X16(32)	2.33	16

Results showed that the role of workers in the bank to reinforce the confidence (in the government banks)- in accordance with what is believed by members of the sample ranked first (3.61). opening the account speed came next (3.58) while providing a parking lot ranked last by (2:33).

For Fishbein, questions asked to determine the importance of property for the sample when choosing a bank to be put up, to see what the sample believed about the availability of these properties in the services provided by the bank for that are re-numbered questions according to what the consumer believes about the characteristics of the bank.

x16 (x42) ---------- Ä X2 (18) (x1 (17)

Dimension 3 (H3); Belief Aspect (bij) to Private Banks:

- The beliefs of members of the sample towards the characteristics of the services provided by Private banks)

The audience beliefs toward this include (16) questions from 33-48. Descriptive analysis was used to determine the extent of respondents believe that the Private Banks provide them with the required attributes for their services.

The analysis results of beliefs are shown the mean in table (5)

Table 5: Re Represent the Analysis Results of Beliefs are Shown the Mean

Attributes	Beliefs Mean (bij)	Rank
X1(33)	4.09	6
X2(34)	4.07	7
X3(35)	4.00	8
X4(36)	3.9 8	9
X5(37)	4.11	5
X6(38)	4.15	4
X7(39)	4.20	3
X8(40)	4.3 6	1
X9(41)	3.9 6	10
X10(42)	3.67	16
X11(43)	3.8 5	13
X12(44)	3.82	14
X13(45)	3.76	15
X14(46)	3.87	11
X15(47)	4.23	2
X16(48)	3.86	12

Results showed that the Bank's workers' care for customers ranked first (4:36) and the availability of comfortable lounges in the bank ranked second (4.23) while fulfilling the promises by bank workers to customers ranked the last.

Dimension 4 (H4) Respondents attitudes toward the government and private banks

Customers' attitudes toward the government and private banks operating in the Iraqi market

The results of the study showed that customers' attitudes towards the private banks in attribution to model Fishbein is (287.6) and their attitudes of the government banks ranked (229.4) this shows that the customers' attitudes towards private banks are better than their attitudes toward the governmental ones.

Table 6: Respondents Attitudes toward the Government and Private Banks

Bank	Attitude Value (Aj)	Standard Value (Aj)	Difference	Rank
government	229.4	144	+85.4	2
private	287.6	144	+143.6	1

DISCUSSIONS AND CONCLUSIONS

The importance of this study is that it displays theoretical aspects -and the terms of Fishbein model- and its components and the use of it to measure customer attitudes toward any subject (goods, services, ideas, persons -etc) and the second part is that it guarantees the application of Fishbein model through designing a questionnaire according to the components of this model to identify consumer attitudes towards the Iraqi government and private banks that are operating in the Iraqi market and the study showed the following results:

- The sample gave a great significance to the speed of completion of transactions by an average of 4.69. The second place was occupied by the good treatment by bank workers with an average of 4.55. And in the third place comes the fast response by employees in the bank by an average of 4.53 and this is a result to the fact that the Iraqi

governmental and private banks rely on direct contact between the customer and service provider instead of adopting modern technologies such as ATM and smart card.

- Iraqi customers (sample members) attitudes towards the private banks in attribution to model Fishbein is (287.6) and their attitudes of the government banks ranked (229.4) this shows that the customers' attitudes towards private banks are better than their attitudes toward the governmental ones. This is consistent with the study of Umma Salma1 and al 2013 which concluded that the private sector banks are more favored by the vast majority.
- It is also consistent with the study of Padhy and Swar (2009) which indicated the superiority of private banks in the provision of services to customers and it gets satisfaction better than state-owned and foreign banks. And this plays an important role in building positive attitudes among customers, encouraging them to keep on dealing with the private banks. And the results of this study are consistent with our results, which indicate that the attitudes of customers (Sample members) towards private banks are better than their attitudes toward State-owned banks, and on the other hand it identified the relationship between attitude, intention, and behavior in many studies such as: Ajzen, 1991; Bandura, 1977; Fishben & Ajzen, 1972, Kraus 2005; Olso & Zanna 1993→ both suggest that Attitudes, which are relatively permanent and stable evaluative summaries about an item, are an important indicator to the behavior.

The results of this study underscores the importance of identifying consumer attitudes in order to predict their future behavior and attribution to this and the results of our study, the future behavior of the sample will be heading towards the selection of private banks., But Vikas Gautam 2011 study on Dehradun city of Uttrakhand Results of overall service quality perceptions show that public sector banks are rated high as compared to private sector banks and this contradicts this study's results. At the same time, Manoj Dash and al (2012) study suggests that the bank which cares to provide services to customers will attract them to deal with, and prefer it because the customer focus and the interest in achieving satisfaction will play an important and major role and in the formation of positive attitudes toward the bank and the services it provides, and this is consistent with the results of this study, where the average value obtained by the characteristics of the services offered by private banks are much higher than the average value that was given to the services provided by government banks, what made the governmental banks get the interest of customers (the sample).The weakness of the government banks is due to the evaluation of the sample for each service provided by the bank. Services include: Bank employees offering clear answers to customers, their commitment in promises given to customers, employees seek to establish a long relationship with customers, providing comfortable waiting areas in the bank, and availability of parking lots. Therefore, the management of State-owned (governmental) banks should focus on training and guiding their employees in order to make them able to provide services that can meet the customers' interests. And they need to pay attention to the waiting areas and parking lots.

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